

**Fill in this information to identify the case:**

Debtor 1 Eddie Richard Overstreet

Debtor 2  
(Spouse, if filing) Tonya Elizabeth Overstreet

United States Bankruptcy Court for the: Western District of Tennessee

Case number 15-23694

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Rushmore Loan Management Services LLC as servicer for MTGLQ Investors, L.P. Court claim no. (if known): 17

Last 4 digits of any number you use to identify the debtor's account: XXXXXX6745 Date of payment change: 06/15/2018  
Must be at least 21 days after the date of this notice

New total payment: \$1,488.24  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment : \$34.30 New escrow payment: \$181.34

**Part 2: Mortgage Payment Adjustment**

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ New interest rate: \_\_\_\_\_

Current principal and interest payment \_\_\_\_\_ New principal and interest payment: \_\_\_\_\_

**Part 3: Other Payment Change**

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment : \$ \_\_\_\_\_

Debtor 1 Eddie Richard Overstreet

Case Number (if known) 15-23694

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Angela Boyd Mathews

Date 04/27/2018

Signature

Print: Joel W. Giddens Heather Martin-Herron, Angela Boyd Mathews & James Bergstrom Title Attorneys

Company Wilson & Associates, PLLC

Address 5050 Poplar, Suite 1015  
Memphis, TN 38157

Contact phone (901) 578-9914 Email jgiddens | hmartin-herron | amathews | jbergstrom@wilson-assoc.com

**CERTIFICATE OF SERVICE**

On April 27, 2018, a copy of the foregoing Notice of Payment Change was served electronically through the electronic case filing system (ECF) upon:

S. Jonathan Garrett  
Attorney at Law  
2670 Union Avenue Extended Suite 1200  
Memphis, TN 38112

George W. Stevenson  
Trustee  
5350 Poplar Avenue, Suite 500  
Memphis, TN 38119

and served via U.S. mail upon:

Eddie Richard Overstreet, and Tonya Elizabeth Overstreet  
Debtor(s)  
222 Windy Oaks  
Munford, TN 38058

/s/ Angela Boyd Mathews

W&A No. 325214

Joel W. Giddens (016700)  
Heather Martin-Herron (032248)  
Angela Boyd Mathews (033125)  
James Bergstrom (20622)



Rushmore Loan Management Services  
P.O. Box 55004  
Irvine, CA 92619

ANTICIPATED ESCROW ACCOUNT DISBURSEMENTS

COUNTY TAX \$1,174.00  
TAXES \$595.00

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT  
AND CHANGE OF PAYMENT NOTICE PREPARED FOR:**

Loan Number: [REDACTED]  
Analysis Date: 03/30/2018

EDDIE R OVERSTREET  
TONYA OVERSTREET  
222 WINDY OAKS  
MUNFORD, TN 38058

199 / N1

**NEW MONTHLY PAYMENT IS AS FOLLOWS:**

Principal and Interest \$1,306.90  
Required Escrow Payment \$147.41  
Shortage/Surplus Spread \$33.93  
Optional Program Payment \$ .00  
Buydown or Assistance Payments \$ .00  
Other \$ .00

**TOTAL MONTHLY PAYMENT \$1,488.24**  
**NEW PAYMENT EFFECTIVE DATE: 06/15/2018**

**FOR BORROWERS IN BANKRUPTCY OR BORROWERS WHOSE DEBT HAS BEEN DISCHARGED IN BANKRUPTCY, THIS IS AN INFORMATIONAL STATEMENT AND IT IS NOT AN ATTEMPT TO COLLECT A DEBT. PLEASE NOTE THAT EVEN IF YOUR DEBT HAS BEEN DISCHARGED IN BANKRUPTCY AND YOU ARE NO LONGER PERSONALLY LIABLE ON THE DEBT, THE LENDER MAY, IN ACCORDANCE WITH APPLICABLE LAW, PURSUE ITS RIGHTS TO FORECLOSE ON THE PROPERTY SECURING THE DEBT.**

Rushmore Loan Management Services has completed an analysis of the escrow account. We have adjusted the mortgage payment to reflect changes in the real estate taxes and/or property insurance. The escrow items to be disbursed from the account are itemized above. If you have questions regarding this analysis, please write to our Customer Service Department at Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619, or call toll-free 1-888-504-6700.

**In the event you utilize a third party to remit your payments, please inform them of the effective date of any change in your payment.**

**ANNUAL ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR**

This is an estimate of activity in the escrow account during the coming year based on payments anticipated to be made from the account.

MONTH	PAYMENTS TO ESCROW ACCOUNT	PAYMENTS FROM ESCROW ACCOUNT				ESCROW ACCOUNT BALANCE	
		MIP/PMI	TAXES	FLOOD	HAZ. INS.	SPECIAL	PROJECTED REQUIRED
STARTING BALANCE							\$1466.95- \$737.13
JUN	\$147.41						\$1319.54- \$884.54
JUL	\$147.41						\$1172.13- \$1031.95
AUG	\$147.41						\$1024.72- \$1179.36
SEP	\$147.41						\$877.31- \$1326.77
OCT	\$147.41						\$729.90- \$1474.18
NOV	\$147.41						\$582.49- \$1621.59
DEC	\$147.41		\$1174.00			\$595.00	\$2204.08- \$0.00 *
JAN	\$147.41						\$2056.67- \$147.41
FEB	\$147.41						\$1909.26- \$294.82
MAR	\$147.41						\$1761.85- \$442.23
APR	\$147.41						\$1614.44- \$589.64
MAY	\$147.41						\$1467.03- \$737.05

\*Indicates a projected low point of \$2,204.08-. Under the mortgage contract, state or federal law, the lowest monthly balance should not exceed \$0.00. The difference between the projected low point and the amount required is \$2,035.90-. This is the shortage.

Please keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

IF THIS ESCROW ANALYSIS INDICATES THAT THERE IS A SURPLUS, IT MAY NOT MEAN THAT YOU ARE ENTITLED TO RECEIVE A RETURN OF THAT SURPLUS. THIS ANALYSIS WAS CALCULATED BASED ON AN ASSUMPTION THAT THE ACCOUNT IS CURRENT ACCORDING TO THE TERMS OF THE NOTE AND MORTGAGE/DEED OF TRUST. IF THE ACCOUNT IS BEHIND, IN DEFAULT, OR IN BANKRUPTCY, THIS ANALYSIS MAY NOT REFLECT THE CURRENT STATE OF THE ACCOUNT OR THE TERMS OF A BANKRUPTCY PLAN. IF THERE ARE ENOUGH FUNDS IN THE ESCROW ACCOUNT AND THE SURPLUS IS \$50 OR GREATER, THAT SURPLUS WILL BE MAILED TO YOU WITHIN 30 DAYS, PROVIDED THE ACCOUNT IS CURRENT UNDER THE TERMS OF THE NOTE AND MORTGAGE/DEED OF TRUST.

LOAN NUMBER: [REDACTED]

SHORTAGE AMOUNT: \$2,035.90

NAME: EDDIE R OVERSTREET

IF THE SHORTAGE IS GREATER THAN OR EQUAL TO ONE MONTH'S ESCROW AMOUNT, IT WILL BE SPREAD OVER 12 MONTHS. HOWEVER, IF YOU WISH, YOU MAY REPAY THE CURRENT PROJECTED SHORTAGE IN ONE LUMP SUM.

Loan Number: [REDACTED]

Name: EDDIE R OVERSTREET

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - ACCOUNT HISTORY**

This is a statement of actual activity in the escrow account from 10/2017 through 05/2018. Last year's projections are next to the actual activity. The most recent mortgage payment was \$1,341.20 of which \$34.30 went to the escrow account and the remainder of \$1,306.90 went towards the mortgage loan. An asterisk (\*) indicates a difference between a projected disbursement and actual activity.

MONTH	PAYMENTS TO ESCROW ACCOUNT		PAYMENTS FROM ESCROW ACCOUNT		DESCRIPTION	ESCROW BALANCE COMPARISON	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
STARTING BAL.						\$0.00	\$628.45-
OCT		\$34.30*				\$0.00	\$594.15-
NOV		\$34.30*				\$0.00	\$559.85-
JAN		\$1385.84*				\$0.00	\$825.99
FEB				\$1174.00*	COUNTY/PARIS	\$0.00	\$348.01-
FEB				\$1174.00*	COUNTY TAX	\$0.00	\$1522.01-
FEB				\$211.00*	TAXES	\$0.00	\$1733.01-
MAR		\$222.18*				\$0.00	\$1510.83-
APR		\$21.94*				\$0.00	\$1488.89-
MAY		\$21.94*				\$0.00	\$1466.95-

OVER THIS PERIOD, AN ADDITIONAL \$0.00 WAS DEPOSITED INTO THE ESCROW ACCOUNT FOR INTEREST ON ESCROW.

The actual lowest monthly balance was less than \$0.00. The items with an asterisk on the account history may explain this, if you would like a further explanation, please call our toll-free number: 1-888-504-6700.



P.O. BOX 3304  
Suite 100  
Tomball, TX 77375

[www.rushmorelm.com](http://www.rushmorelm.com)

ANTICIPATED ESCROW ACCOUNT BALANCE STATEMENT

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\*If there is an amount listed in the "Actual" column under Payments To Escrow Account on Page 2 above, then this is the assumption that was made and indicates the amount that would have been paid into escrow for a contractually current loan. This number does not represent payments that were actually made by you. As discussed above, these escrow calculations are calculated based on an assumption that the account would be current according to the terms of the note and mortgage/deed of trust.

